

UNOFFICIAL COPY

Illinois Anti-Predatory Lending Database Program

Certificate of Exemption



1027818026

Doc#: 1027818026 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee:\$10.00  
Cook County Recorder of Deeds  
Date: 10/05/2010 11:55 AM Pg: 1 of 3

Report Mortgage Fraud  
800-532-8785

The property identified as: P.N. 20-26-425-024-0000

Address:

Street: 7816 S. Kimbark

Street line 2:

City: Chicago

State: IL

ZIP Code: 60619

Lender: Trivic Remodeler

Borrower: Charles & Johnetta Day

Loan / Mortgage Amount: \$27,000.00

This property is located within the program area and the transaction is exempt from the requirements of 705 ILCS 77/70 et seq. because the application was taken by an exempt entity.

Certificate number: C7777187-303C-4BAC-A29C-59897F69A948

Execution date: 08/31/2010

**UNOFFICIAL COPY****REAL ESTATE  
MORTGAGE  
WITH HOMESTEAD  
WAIVER**

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THIS INDENTURE, WITNESSETH, That CHARLES + JUHNETTA DAY Mortgagor(s), of COOK County, State of Illinois, hereby convey and warrant to TRIVIC REMODELERS, INC. a corporation duly organized and existing under the laws of the State of Illinois, Mortgagee, of Cook County, State of Illinois, for the sum of TWENTY SEVEN THOUSAND ONE HUNDRED Dollars, for the following described real estate in COOK County, State of Illinois

LOT 7 IN BLOCK 96 IN CORNELL, A SUBDIVISION IN SECTIONS 26 AND 35, TOWNSHIP 38 NORTH, RANGE 14 IN COOK COUNTY, ILLINOIS

P.R.E.I.#: 20-126-425-024

Property Address: 7816 S. KIMBARK CHICAGO, ILLINOIS 60619

The said Mortgagor(s) covenant and agree with the said Mortgagee that they are legal owners of above described real estate and do hereby release and waive all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois, to said Mortgagee.

This mortgage is given to secure the indebtedness of a note of even date in the amount of \$ 27,100<sup>00</sup> re-payable in 72 equal monthly installments of \$ 502<sup>04</sup> each, beginning on the 15<sup>TH</sup> day of October 2010 as executed by CHARLES + JUHNETTA DAY to said Mortgagee upon full payment of which this conveyance shall become void.

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## REAL ESTATE MORTGAGE WITH HOMESTEAD WAIVER

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The said Mortgagor(s) agree to pay all taxes and assessments on said property and insure the property against direct loss or damage occasioned by fire; and upon Mortgagors failure to do so the owner of the above indebtedness may pay same and add the amounts thereof to the indebtedness due.

The said Mortgagor(s) agree to pay all reasonable attorney's fees, costs, and expenses, including expenses of obtaining evidence of title and appraisals incurred by Mortgagee in the event of foreclosing this mortgage.

In Witness Whereof the said Mortgagor(s) have hereunto set THEIR hand(s)

this day of 8-16 A.D. 2010

By: Johnetta Day By: \_\_\_\_\_  
JOHNETTA DAY

By: Charles Day By: \_\_\_\_\_  
CHARLES DAY

STATE OF ILLINOIS, County of COOK, SS.

I, the undersigned, a Notary Public in and for said county and State aforesaid, do hereby certify that CHARLES + JOHNETTA DAY personally known to me to be the same person(s) whose name(s) sub-scribed to the foregoing instrument appeared before me this day in person and acknowledged that THEY signed, sealed and delivered said instrument as a free and voluntary act, for then uses and purposes therein set forth, including the release and waiver of the right of homestead.

GIVEN UNDER MY HAND AND SEAL THIS 16 DAY OF August, 2010

[Signature]  
NOTARY PUBLIC



**THIS DOCUMENT WAS DRAFTED BY** \_\_\_\_\_

*TRIVIC REMODELERS, INC*  
2728 N. KEDZIE BLVD.  
CHICAGO, IL. 60647